

June - 1957



Report from Washington...

The long-anticipated Centennial was celebrated in a week-long round of exhibits, parties, dinners, publicity and speech-packed seminars... To the relief of a tired Institute staff it is now history — and the AIA's second century is off to a glorious start...



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This booklet has been prepared for the use of Florida AIA architects by a Special Committee of the Florida Association of Architects. As a matter of public information, it is written in layman's language about the architect and the services he can render to those contemplating a building project . . . As such it is a brief guide to better building — and already six of Florida's 10 AIA Chapters are using it as part of their local public relations program . . . This booklet is available in quantity only through AIA Chapters in Florida. Single copies may be obtained for 15 cents (in coin) from the FAA Executive Secretary's office . . .

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THE COVER

President Sam Chutelein, Jr., F.A.A., achieved what was probably an undreamed of distinction when he became the only man in the world to preside over the 100th Anniversary Celebration of the world's largest professional organization for architects. He made the most of it by acquitting himself well and by being very busy indeed throughout the week-long AIA Convention last month. The presentation and parties, seminars and speeches and politics and publicity combined to round out an interlude which neither President Chutelein or any of his attendant colleagues will soon forget.

PUBLICATION COMMITTEE — H. Samuel Knead, Chairman, G. Clinton Gamble, T. Trip Russell. Editor — Roger W. Shorman.

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Hedge Against Mistakes

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"A Mistake," goes the saying, "If something a Doctor can bury, an Accountant can cover up, but an Architect is sued for."

That saying probes too close for comfort as concerns the architect. Of course, not every architect's mistake is, in itself, an open door to a lawsuit. But at best it's a source of embarrassment which—though it may not kill his practice—will not enhance his professional reputation with his client-public.

At the worst the ugly trio of negligent acts, errors or omissions can wipe out, almost overnight, the tangible fruits of a whole career. The covering phrase, "professional malpractice," driven soundly home under a diabolical set of circumstances can cost an architect not only his means of livelihood and his backlog of financial security. It can also stigmatize his professional competency to the point of ruin. The fortunate fact that such an extremity is rare doesn't lessen the possibility of its occurrence.

The only complete and final hedge against this possibility lies in top-flight professional performance—care and competence in every phase of architectural practice. But in spite of everything mistakes may occur. The inevitable human element, teamed with the increasing technical complexities of modern construction, can easily, and at any time, hatch an error which can just as easily remain unseen until it has grown to such dimensions as to finally reveal itself as a stark example of "negligence" at a crucial stage of the construction program.

On one job it was a "minor" error. A series of 14-inch flanges had to be burned smooth to provide the reveals for which a curtain wall of expensive granite had been designed, cut and delivered. In another instance the oversight was more serious. Three full stories of a reinforced concrete apartment house had been formed, poured and stripped before either contractor

or architect—or owner or building inspector—noticed that no provisions whatever had been made for either elevators or stairways! And the repercussions of more than one recent structural failure are still fresh in the minds of Florida's building fraternity.

Once such errors show themselves, there is no way to avoid the professional impact of their existence. But the economic consequences can, in large measure, be guarded against. The medium is insurance—professional liability insurance which, for the first time ever, is now available, through a domestic underwriter, to any AIA architect in Florida.

That availability is the result of more than two years of active research by an AIA committee, working with a number of insurance companies and underwriters. The outcome of that research is a policy which is unique in the insurance field. It is also one of the most complicated policies in existence so far as the technicalities of rating and adjusting are concerned. But to an architect, busy with the mounting complexities of many and varied projects and straining the capabilities of his staff tightly to meet a constant series of completion dates, it can be an economic lifesaver—the stout and timely aid needed to prevent his drowning in an angry sea of litigation.

In two particulars professional liability insurance is just like any other type of insurance. First, it costs money. Second, it appears to be a dormant intangible until development of conditions covered by a policy trigger its provisions into active operation. But there the similarity diverges sharply. With most insurance—even that of a "professional" character and application—both coverage and rates are definite and specific. So much protection for so much money for such and such a period or under such and such conditions.

(Continued on Page 21)

THE FLORIDA ARCHITECT

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Preparation Seminars

The Mid-Florida Chapter's classroom program is proving popular and practical as a help to candidates for registration

By JOHN LANGLEY

"If you can't get Mohammed to the mountain, then bring the mountain to Mohammed." This is the philosophy which brought about the series of Professional Seminars now being sponsored by the Mid-Florida Chapter.

These Seminars were designed to help two groups. The first includes those men preparing for the state licensing exams. Men who need refreshing on subjects which they are not given an opportunity to work at in the present employment or those suffering from "handbookitis." The second group is comprised of men who have come into architecture from other fields — as building construction, fine arts, etc.—and who need basic instruction. It would have been best for all of these men to go back to college, but money, time and location being what it was, Mid-Florida Chapter has attempted to bring college back to the men.

The Seminars meet two nights a week at Winter Park High School (when instructors are available) and were set up this year to cover Professional Practice, Methods and Materials, History, Strength of Materials and Statics, Mechanical and

Electrical Equipment, Concrete, Steel and Wood Construction. It is planned that next fall there will be seminars in Site Planning, Advanced Engineering and Theory of Design.

The instructional staff, as might be expected, has presented the biggest hurdle. Five basic plans have been tried, as follows:

1. *One volunteer instructor per session:* This was used in the Professional Practice Seminar with leading architects in the Chapter taking separate chapters in the AIA Professional Practice Handbook.

2. *Paid instructor for full seminar:* Pay was really only a token amounting to one dollar per session per member. With larger classes this would work well if instructors can be found.

3. *Self help:* Each member took a specific era of Architectural History and reported to the group. Only the outcome of the exam will tell if this has worked.

4. *Outside Vendors:* In the methods and materials of architectural construction seminar men from local supply houses and producers have come and spent an evening discussing their products. Field trips offered by this

(Continued on Page 28)



Here's a typical classroom scene to students of the Mid-Florida Chapter's training program designed to prepare candidates for registration exams.

THE FLORIDA ARCHITECT

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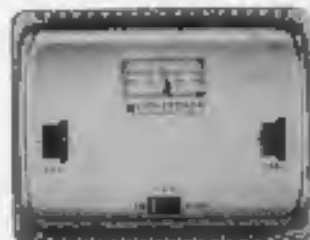
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The New Problem of Old Downtown

The problem is much the same in any city in any section of the country. What to do about solving it was the subject of a talk by PHILIP M. TALBOTT, president, U. S. Chamber of Commerce, at the AIA Convention session on "The Future of the City". Published here is the conclusive portion of that talk.

Downtown is not an illusion. It is a living, vital force in community life.

Traditionally, America's main streets have been, and still are, America's backbone. They have been, and exist today, as the centers of our national, economic, social and cultural lives. To our citizens, Downtown has always meant the hub of our activity. To you and me it has meant the world's greatest shopping center, the nerve center of our community, its guiding influence and the heart of the trading area. As such it is the very essence of our enterprises.

The problems of Downtown have become a major issue for our entire country, in local government and for the public at large, because Downtown is known for more than its great stores. It is the hub, the lifeline of every community and every city. It stands as the center of our nation's financial life, housing the offices, banks and business enterprises that maintain the flow of goods and services throughout our country.

Remember, too, it is the focal point of all transportation systems, and the crossroads of communications. Wherever it may be, Downtown is the heart of all activity, and from Downtown emanate the economic impulses that maintain our farms and factories, our governments and industries.

No matter what the community, its tax rolls will indicate that its major tax income is derived from its Downtown area. The taxes that Downtown pays go a long way to supporting local government and its public services. If we could follow those tax dollars, we would see them at work in our police and fire departments, our school systems, our health facilities and in every single facet of community life. They are a major source of the services that make a community a good

community, and make it desirable as a place in which to live, work and shop.

In contrast, if Downtown suffers as a market place, its income suffers, and the tax monies it provides must fall. The obvious result is a detrimental and serious effect upon the entire community.

Problems exist Downtown, but I do not recognize Downtown itself as a problem. Its problems are not insurmountable. Their solution is a project in which every segment of business and civic life must cooperate if we are to maintain our cities in their rightful and traditional position.

There is nothing wrong with Downtown that the interest and joint action of a community's leading citizens cannot correct.

If I were to recommend to you a check list for action on the vitalization of Downtown, I would include these immediate objectives:

First and of utmost importance is the organization of a small but representative group of business and civic leaders to establish a program which has as its sole objective, an economically, culturally, and socially strong Downtown area. The committee should be small; composed of men with prestige standing—successful in their chosen vocations, and with a personal interest in Downtown.

Once organized, that small but representative committee should devote itself to the prime source of the Downtown problem itself. There are eleven main objectives which stand out in almost every community that has undertaken a Downtown vitalization program. They are:

1. *Bypassing highways around the downtown district to relieve traffic congestion.*

2. *Elimination and beautification of slum sections.*

3. *Ways and means of providing off-street parking facilities and garages.*

4. *Off-street mass transit terminals to prevent the blocking of streets by buses that are not moving, or loading and unloading passengers.*

5. *The construction of expressways for "thru" traffic.*

6. *Ending of traffic congestion through the provision of one way streets in congested areas.*

7. *The provision of fringe parking areas outside the business districts from which public transport to Downtown is available on a frequent schedule.*

8. *The existence of bus systems confined to Downtown and circulating within major Downtown terminals to shuttle passengers within the Downtown district itself.*

9. *Traffic and pedestrian subways under major Downtown crossings to speed the flow of traffic.*

10. *Study of all building codes to determine if parking space can be provided in new buildings, and that they are so constructed as to provide helicopter landing areas.*

11. *Improvements made in downtown buildings and facades should be publicized—such publicity has a psychological effect on property owners, and inspires confidence in the public as well as their own business interests—and may suggest further improvements.*

In every city and town the challenge exists. But this is not a challenge for the proverbial George. It is a challenge for everyone, because a sick Downtown district spreads its infection into every area of community life.

When Downtown falters, all business within its influence falters, and so does the community itself.

Downtown is more than a business center. Downtown is everybody's business.



Here is part of the Florida AIA contingent which attended the Centennial Celebration. Left to right, back row: Roland W. Seibow, Kenneth Jacobsen, Irving Hursey, Clifton Gamble, William P. Gensling, John M. Esner, John Britton. Front row: Maurice E. Holley, Hilward T. Smith, William B. Hayward, Edgar S. Wadman, Anthony L. Pullen, Thomas Larrick, Sanford W. Gelo, FAIA, W. Kenneth Miller and Dr. Torgin C. Hennessey, FAIA. Other Florida architects attending the Convention included: Joseph L. Wilkes, John L. R. Grand, Robert E. Murphy, Richard B. Rogers, Marion T. Strommenger, Herman M. Hamlin, Elliot B. Hadley, Archie G. Parish, FAIA, William R. Gorman, Walter B. Schultz, Scott B. Arnold, James Ossa, James E. Ferguson, M. Samuel Krass, Robert M. Little, Edwin T. Bender, Herbert Savage, Jerry P. Simmons, Robert Fitch Smith and Wahl J. Snyder, II.

REPORT FROM WASHINGTON



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Parish Awarded Fellowship



Archie Galt Parish, FAIA

At the annual Dinner of the F. A. Convention held May 6 in Washington, George W. A. Parish, of St. Petersburg, was awarded an institute fellowship for public service and service to the Institute. This year an total only one outsider from Florida was so honored.

The selection of Archie Parish for that honor is as welcome to the professional colleagues as it is gratifying to the record of his service. Born in Minneapolis in 1892, he came to Florida during the great depression after scholastic training which included courses in Harvard Institute.

University of Minnesota and the Beaux Arts Institute. His headquarters became St. Petersburg, and for almost 25 years he has unselfishly utilized his professional training and experience for the benefit of that community. He was a member of the Board of Housing Appeals has been a member of the State Board since 1945.

His chairmanship of the Code Committee since 1945. For many years he has been a member of the State Board of Architecture and served as that body's president in 1946-47 and again in 1952-53. He is a member of the Florida Central Chapter, was its Secretary for five years and president during 1949-50.

Centennial Celebration...

(Continued from Page 11)

Following opening luncheon at the Shoreham Terrace, wet and windy was all President Christman. He presided, gave the introduction of distinguished guests and delivered an address. It is unique. "Growing our New Society" these have been and a familiar chant in these was attended the merchant housing seminar at the Los Angeles Convention—or even those at home who have whipped up a reading acquaintance with "house and home" is taken generally as his housing market the extent of its potential the broad possibilities of its development. In architect working side by side with merchant business and the industry of prefabrication. He found all of them promising. And a brief term was the thought that "we must reluctantly abandon the idea of designing for middle class needs and tastes and called on architects to adapt their charges and professional services to the exigencies of the residential housing field" and thus set the high ideals of new professions, the needs of our home builders and our responsibilities to the American people.

The Centennial Celebration went on in that same general line through today's luncheon. The topic

was "Environment and the Individual" introduced by Dr. JOHN E. BURNHAM whose superlative keynote address was for him the high point of last year's convention. In contrast to Burnham's direction, the 20th Century Fund Survey of Tropical Africa, gave a grim outline of increasing wastages and dwindling natural resources. Dr. PAUL CARROLL, University Professor at Harvard, offered a somber analysis of our need on the sociological influences of environment.

A. M. HENDERSON, McSteen president of Harvard College, briefly belated the paradox of apparently insoluble problems facing an age and creature of unprecedented opportunity and privilege.

Thursday morning MISS JEROME WISE and Dr. HOWARD A. BURNHAM jumped for wider Federal recognition of the Fine Arts and Tuesday afternoon's discussion centered on "The future of the City" with great emphasis by CARL FRANK, FRANK PHILLIP A. FRANK, President, Chamber of Commerce of the U. S. and U. S. Senator JOSEPH S. CLARK—which, hopefully, will appear in these pages in due time.

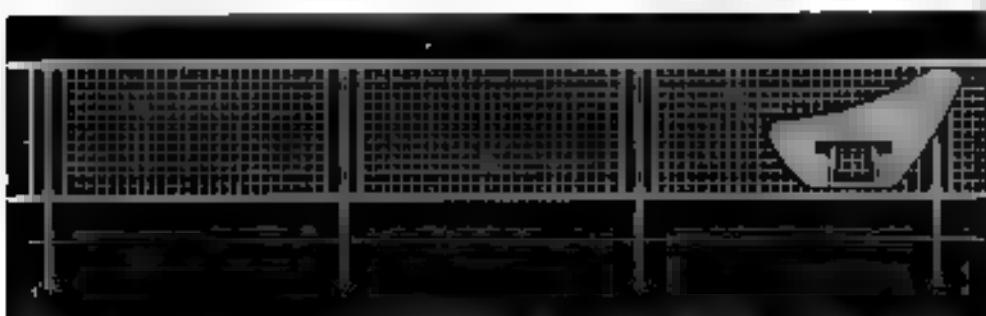
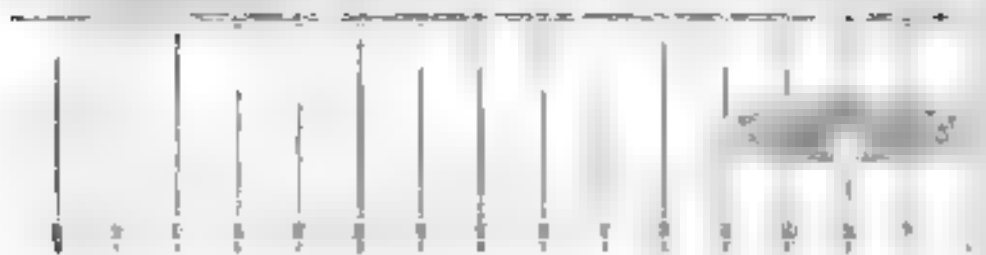
Came Thursday evening and the Annual Dinner. Announcement of election returns indicated all present officers had been returned for another

(Continued on Page 12)



President Eisenhower presents slightly inscribed upon receiving from FAIA, a Gold Medal as a special commemoration of the Institute's Centennial Celebration and 89th Annual Convention. Later the President told reporters he wondered what he had done to deserve the medal.

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THE FLORIDA ARCHITECT

A Cabinet Post for Art

Miss JUAN GISH, famed for her movie, stage and TV roles, was one of many top-flight Celebration speakers. During the seminar on "The Arts in Modern Society," she proposed that architects support a movement to include a Secretary of Art and Science in the presidential cabinet.



I believe the Government should play a definite role in encouraging the arts in America. To date our country's official interest has been so startling by its absence. Such neglect could not have been the intention of our Founding Fathers, else our first president would not have consciously named the French architect Pierre Charles L'Enfant to design plans for this city. As you know, he only worked one year when he was dismissed because of his "unfettered dis-

creet" followed. Our third president Jefferson, supervised the building of his own beautiful home and our lovely University of Virginia.

In France Napoleon the IV the help of Hansmann planned Paris as it exists today. Without the Greek statesman, Pericles, who was a patron of the arts, the Acropolis could not have been planned and rebuilt after the Persian War. The Greek people

it, to criticize it and to be proud of it.

This new nation, growing so swiftly had better pause and look to its future here at home. Since 1917 we seem to have concentrated on other lands while

away many billions to others while

one for lack of funds to care for them. Why? Because the artist has no Court of Appeals as the Laboring Man, the War Lord or the business man. They all have a Secretary in the President's

Scientist. He does not exist.

When they opened the George Washington Bridge, that dream of beauty over the Hudson in New York President Roosevelt came up from Washington, the Governors from all the States around, the Mayors and bands played for hundreds of thou-

sands of people. But they forgot to ask the Architect! Of all the hundreds of people I have asked if they knew

created this beautiful bridge, only one person knew and he was an architect. When the brochure was prepared for construction laying of New State Department Building, all participating officials, all responsible government officials, contractors etc were asked

You architects are not entirely blameless. You remind me of a family who believes a lady should have

she is married and when she dies. In literature I have heard of only two architects: Frank Lloyd Wright, God bless him for what he has done to make over the word "Architecture" known to us; and the other is a man

not get work. A personage gets more publicity and in some instances truck driver is better paid. It would

teached an Alice in Wonderland absurdity, worthy only of satire.

A nation is great only when the

Works of Art. Why should we judge ourselves by the same standards?

be like without the contribution of our Rockefeller's, Ford, Mellons, Carnegies and others of our great philanthropists. Where will we find the great generous and far-sighted

Charles Dale and Sons. Our most

we still have men and families like these in our future. Such great aims

Government. Balance for arts and sciences to become an expense and not one cent for the background and

detrad. Why should our government not take some responsibility and give us a Secretary of Fine Arts independent of the party in power, who would devote himself solely to getting the best possible assistance to help and advise each branch of the Arts? This is really one of the most serious things for a Government to consider

the Government should be able to do. The Government should be able to do. The Government should be able to do.

come and go—only Art remains.

the Government should be able to do. The Government should be able to do. The Government should be able to do.

construction without a plan and solid structure. You devise the plan and let the Government

honor in your case. You have to look ahead since you build for tomorrow. You are the future. As an Artist

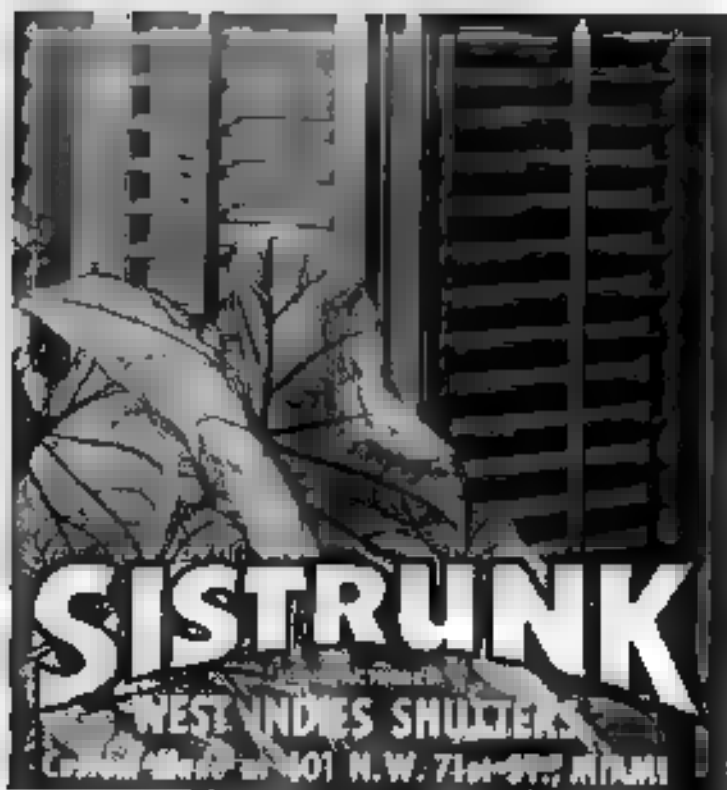
plan for a

will arrive living by placing all the needs of the populace within horizon

That could end the confusion of unsteady stocks many of which originally were companies from

end of come to artists looking for a

(Continued on Page 14)



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Cabinet Post

(Continued from Page 22)

harper Does this sound fantastic? As you move through the United States, growing so swiftly, it is not far off for planned cities instead of those "left just grazed" like Taipei.

For now, no city place has something at which it is proud and would like to keep levels. I make beautiful St. Phoenia, where we were playing a few weeks ago. The natives pointed with pride at their curved backed mountain. But told us it was being ruined and would soon look like any half-ruined dotted with houses. You are the ones to preserve our landmarks, the parks we already have and to see to it that other parks are made in this we felt expanding mind. But for this you must have authority and help.

It was agreed that we need a Secretary of Art and Science will not devise a plan to be submitted with the ideas of all the other branches of the Art and Science so that we may also do it in the White House. Our President has already gone on record and said that something should be done for the Arts. Now it is up to us to tell him what that something is. Since he gave us a Secretary of Health, Education and Welfare, I believe he believed it was a good thing for the Country and by the way since then there has been one grant alone of half a billion dollars, if we can persuade him that our case has an equal value to the future of America, we have every reason to hope that this dedicated man will support us in our art. Canada has its Minister of the Arts. The British government is a Patron of the Arts. In 1950 all their expenditure was \$8, 999,000. Sweden France, Italy—

In Austria the summer before last, we were looking at one of Fisher Van Katsch's, an Austrian architect of several centuries ago, lovely buildings when two school children, around us as came in and told us that we liked his work we could find a much better example one block further down the street. All the cultured nations of the world look to their artists to help build and preserve their civilizations. Every nation in the world except ours. It was shared we believe that we need his recognition, please work on your plan and make the artists of our country at long last belong to our country.

THE FLORIDA ARCHITECT

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News & Notes

Three Native Songs Win AIA House Awards

If the architects whose residential designs were hung on the walls for the Living Awards at the National Architectural Convention, three were from the Northwest. Two of them are back listed in the four houses in contemporary houses.

The awards were given for the best architect-designed houses built on custom-built and mass-produced mortgages — completed in the East from 1954 through 1956. Major Haskins of Tampa, even first awards in Class A (more than 500 sq. ft. and in Class B (between 400 and 499 sq. ft.) for private residences in winter 1956.

An award of merit went to award winner of "White area" at a two-class-rund house in Barton in the Class B category cost, \$55,000; in \$20,000. Roma C. Brown and Jacksonville was an honorable mention for his design in the Class C (one-class-rund) category for houses costing above \$20,000.

It is hoped that these prize-winning designs can be materialized fully in forthcoming issue of *The Florida Architect*.

Chapter Seminar Can Offer Profitable Fun

The May meeting of the Florida Small Import featured a program which might well pass both popular and profitable muster. Sitting in a guest panel after the 4:30 p.m. dinner meeting were a dozen men: J. B. Krumm, Sr., is an engineer. An Ocala, Fla., man, a consultant and Chris Turvey, representing the program of the national importer. Moderators of the panel were Eason F. Weiss. And the idea was to get the group talking about what are the needs when doing the business.

In spite of Watson's meddling to get the cars shipped from the state general good money provided — through a number of parties, suggest the state officials — each nation

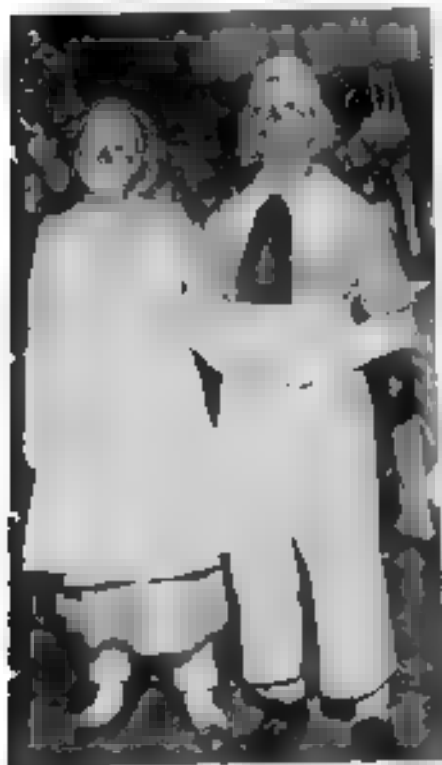
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Continued on Page 23

THE FLORIDA ARCHITECT



Gathered around the head table are, left to right, Joel Sayers, Ann A. H. Thurman, Mr. and Mrs. Franklin Stupka, Mr. and Mrs. Sig Greene, Edgar E. Montgomery, EAA president, Mrs. Francis P. Walton, Francis R. Walton, William P. Greening, president of the Daytona Beach Chapter, Mrs. Hazel Mema, and Mr. and Mrs. Frank Pye.



Costumes which won Mr. and Mrs. Sylvan Wells a trip to Nassau were identified as Raggedy Ann and Raggedy Andy, left.

Second prize went to Nancy Betty Stevens, right, who won the library sculpture she is holding. Third prize, a Maltese quilt, was won by J. B. Sullivan for his costume inspired by the scope and technicalities of sculpture work, far right.

Daytona Throws A Ball!

It was a Busy At Bally with all the traditional things on their agendas for more than half a century the night of Saturday, Sept. 10 in Bally and Bally. This was the day of the year to it, though the night has been a long time coming. The effort was sponsored by the members of the Bally Bally Chapter, and was a great success.



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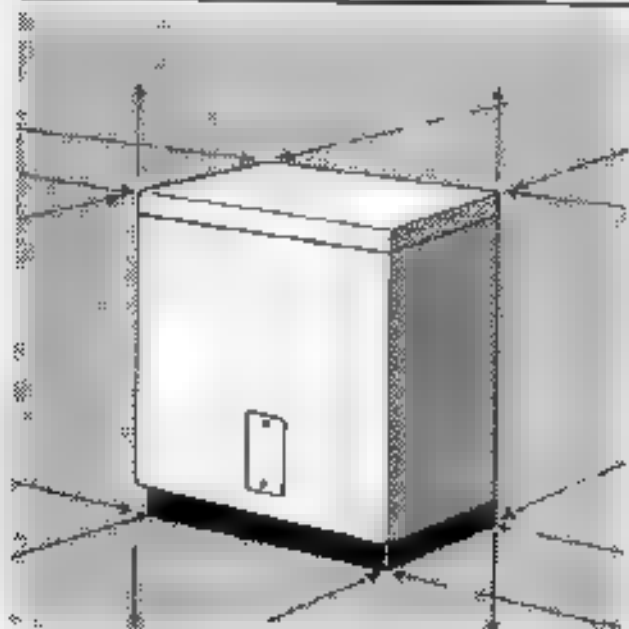
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News & Notes

(Continued from Page 14)

the client's physical needs are being developed. This, he said, would avoid possible later complications and might result in substantial money savings in many cases.

Smith's comments were timely in character. He stressed the point that planning is often made easier if client, architect and decorator can discuss the furnishing needs before space limitations have been frozen. And he said that decorator consultation on a time basis could accomplish that result. He named a consultation fee of \$25 per two and a-half-hour session the architect incurred. "I'll work for that rate any day."

Avoid, worked on possible improvements in bidding procedures and want the architect to go with a minimum time to prepare bid properly. He also suggested bidders lists should be grouped according to skill and size of organization.

For the material man Frank pleaded with architects to indicate whether or not the materials wanted are available locally before a specification is finally completed. He stated that specifications left open to such matters as color texture and grain were increasing building costs unnecessarily.

No wood-shaking conclusions came from the panel discussion. But as the evening wore on it was evident that the give-and-take between the architects and the guest-representatives of the union and groups with which they work had been constructive and a lot of fun as well.

At the same meeting the Chapter unanimously endorsed a resolution by SAMUEL KROSE, F.A.A. Secretary and former Florida South Chapter president, that the Chapter approve the principle of voting in the rule and the Greater Miami metropolitan chapter.

Award to Miss Manley

Miss MARJORIE L. MANLEY, F.A.A. was added honor early last month for his contribution to the field of architecture in ladies work. The Coconut Grove architect was given the Bertha Foster Award from the Chi Omega Alumnae Association of Miami. The award is a gold medal presented an-

(Continued on Page 20)

Memo To: Your Specs Writer Subject: Care of Fine Doors

Fine hardwood doors are quality-crafted like fine furniture. But too often their careless handling on the job results in damage or neglect that shortens their useful life, lessens the trouble-free performance for which they were designed. Here are four ways to avoid damage and insure performance.

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3. Require all doors to be two-coat edge-sealed after fitting out before hanging. Cover this by clause in both carpenter's and painter's specs.
4. Have job supervisor check on all points in sequence. Use small mirror to check proper sealing on vital top and bottom edges of all hung doors. Lack of such sealing is most frequent cause of moisture penetration resulting in warping, sticking, eventual damage from rot.

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Comrad-laugh at the April meeting of the Florida Central Chapter held in the Orange Blossom Hotel at Orlando. Left to right, Frank J. Rowney, past president of the AGC Edgar E. Workman, FAH, presently elected to Sellow, president of the Florida Central Chapter and Stafford W. Gale, FAH, newly elected AIA Regional Director. Mr. Rowney was guest speaker at the meeting.

News & Notes

(Continued from Page 10)

mally to the Association in its various activities as having made outstanding contributions to the Fine Arts in Florida. Grants for a number

of trips Miss Mankin has been a member of the Central Cities Architects and Builders, the Central Cities Building Commission and the Miami Planning Board. She is elected to AIA fellowships and has distinguished service to the Institute.

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New FAA Committee Named

FAA President EDWIN S. WILSON has named a thirteen-member FAA Historical Record Committee. It includes DR. THOMAS C. BARNHART, FAIA, Chairman; GUSTAV MAAS, and FRANKLIN D. ADAMS, JR., FAIA.

Palm Beach Meeting

Speaking at the May 9 meeting of the Palm Beach Chapter, U/F Dean THOMAS C. BARNHART forewarned that by 1970 Florida would have a shortage of 800 architects. He based his statement on projected construction volumes required to fill the State's building needs based on current and anticipated growth trends.

The speaker also sketched a program of building research for the profession which would be initiated at the U/F in a Bureau of Architectural Research.

New Address . . .

The Miami Beach firm of FARMER, FERNBERG, SKIDEL & BURNSTEIN has announced a change of address as of June 1. The firm's new location will be at 2575 South Bayshore Drive, Miami 33. Telephone at the new address will be Highland 4628.

CHANDLER COX YONGE

Throughout the State friends will be saddened to learn of the death, May 8 at Pensacola, of CHANDLER COX YONGE. A native Floridian, Mr. Yonge was born in Pensacola in 1888, received his degree in architecture from Auburn Polytechnic Institute and later studied at Columbia University under a post-graduate scholarship. He was registered to practice in Alabama, Florida and New York and was formerly associated, among others, with JAMES GAUBERT ROGERS of Winter Park and R. DANIEL HART of Pensacola. At the time of his death, he was senior partner of the Pensacola firm of YONGE, LONG and MORRISON.

Mr. Yonge had been a member of the AIA since 1926. He had been active in professional affairs for many years and served as a member of the Florida State Board of Architecture from 1934 to '35.

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(Continued from Page 4)

group have proved very effective.

5. *One volunteer instructor for the full Seminar.* The Chapter has been very fortunate in having **MARCONI McQUADE** of **JAMES GARIBOLDI ROGERS**' office and **JAMES WINDHAM, III, AIA**, of Orlando, volunteer to carry eight once a week sessions each in Steel and Concrete Design.

Evaluating the different methods of instruction is difficult. It would be best to have regular paid instructors, but they are not always available. Outside vendors provide the mechanics' view point and local limitation very well, but the backbone of any course of this kind will always be those men who are willing to give of their, in some cases, non-to-free time to help others. In this area it should be noted with a good deal of professional pride that in no case has any architect refused to help either personally or with members of his staff because of any feeling of aiding the "competition." The members of Mid-Florida Chapter have seen beyond their personal advantages to the betterment of professional service in general in their attitude toward taking part in the Seminars.

As to cost, to date a total of \$127.00 has been collected from the members of this Seminar. A total of \$52.00 paid out for instruction and \$59.00 for administrative expenses, with the remainder held to start the program next fall. A total of 135 Seminar Units will have thus been given at an average cost of 36c per pupil unit.

Speaking personally as a member of the Seminars and as "Administrator," two points seem to be eminently clear: First, both members and instructor have acted in the highest professional sense in their participation. This can do nothing but advance the standing of all architects in the area. And second, the cooperation and enthusiasm of many minds bent on better understanding of their chosen task in life has proved more than justifying the time and effort needed to bring these Professional Seminars into being!

It is my hope that the State organization can act as a clearing house of ideas, methods and achievements for more Chapters taking part in the program.

JUNE, 1957

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Hedge Against Mistakes

(Continued from Page 1)

But a professional liability policy is based on not one, but several contingencies. It says, in oversimplified effect, if an architect makes an important mistake (commits a professional error, omission or negligent act); and if that results in liability on the architect's part (either legal or financial); and if that liability entails payment of damages or the expenses of litigation, the insuring company will foot the bills to the extent of the policy—even though the mistake may not have been made by the architect himself, but by someone in his employ.

Thus the new type of policy can become operative under a very broad set of possible conditions. Under its terms the insuring company will: 1 . . . Pay sums for which an architect may become liable as a result of his mistakes; 2 . . . Act for him in defending any suit which might be instituted as a consequence of his mistakes; 3 . . . Pay costs of such suits; and, 4 . . . Reimburse the architect for expenses, incident to such suits when incurred at the request of the insuring company.

Broad as these terms are, however, the field of professional liability coverage is delineated within narrow limits. And understandably so. Such insurance is not concerned with other fields of insurance such as those of personal liability or property damage. It is emphatically not a substitute for any other form of insurance. But to the extent that it offers coverage in a very special field of liability in which the architect heretofore could find little or no protection, it is supplementary to other forms of insurance and thus provides a definitive solution to a professional problem of increasing practical importance.

At present that solution is not a particularly cheap one—though the question of cost is only a relative one at best. Professional liability insurance is rated individually in every instance. Though base rates will run from about 25 to 35 cents per \$100, the full cost may rise sharply above the higher figure, depending upon the relative importance of various factors which must be considered in developing a rate for each professional situation.

Some of these factors are: the size

of an architect's office, the volume of work done, the size and type of projects, the character of the office organization—and, of course, the history of office operation relative to litigation, claims and the frequency of the negligent acts, errors and omissions, the effects of which the new insurance policy is designed to cover. Since all these matters are subject to as much variation as there are offices, the rate must necessarily be tailored. For the same amount of coverage it may even vary substantially between two offices of the same apparent size. And it might well be higher for a smaller office doing a certain class of work than for a larger office doing work of different character but greater volume.

Right now the minimum premium runs about \$150 for a minimum coverage of \$25,000. Top coverage is presently set at \$250,000; and in every case there is a deductible clause involved, with the minimum set at \$500 and the top deductible figure subject to negotiation depending on individual preference relative to the amount of coverage and premium costs involved.

Insurance men readily admit that these premium costs are higher than those for other forms of insurance. But they point to the lack of experience relative to claims in the professional liability field. Involved also is the newness of the field itself. As acceptance of this form of insurance grows, re-insurance—now a usual practice with many common forms of underwriting—will develop, thus serving to spread risks and leading to progressively lower premium costs.

Thus, lower carrying costs for this important new type of insurance protection can be generated by architects themselves. First, of course, is the sheer force of numbers. As more and more offices buy policies, risks are spread, the incidence probability of claims reduced. Eventually, servicing costs go down and premiums can be reduced.

The other means for lowering premium costs is technical from another viewpoint. The more competent and careful an architect's office operation becomes, the less chance there is of mistakes growing into large and costly errors. And with fewer claims to service, the premium costs of any insurance company can quickly and profitably be reduced.

THE FLORIDA ARCHITECT

Twenty-Six Gain U-F Diplomas

This month the 26 young men listed below will graduate from the College of Architecture and Fine Arts at the University of Florida at Gainesville. They will be assured of a warm welcome by the architectural profession to which their diplomas have given each a probationary membership. They are fortunate in the existence of that welcome and in the professional activities which go to make it a practical opportunity as well. Practicing architects are also fortunate in the opportunity to buttress their office staffs with the fresh talent and enthusiasm these young men offer. The world of architecture needs good talent. Florida needs good architecture more than ever before.

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HERBERT T. FREEMAN, FAH member and president of the Broward Chapter, presents the FAH's Annual Scholarship Award to Don Abernathy, of West Palm Beach during the awards luncheon at the annual Student's Home Show at the U.F. The Award was a check for \$250; and Abernathy, a fourth year architectural student, won it for his design of a housing unit for married students.



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